

GMAC Outstanding Funds
Due MSD

EXHIBIT A

CITIMORTGAGE, INC.								
Outstanding Funds Due MSD from GMAC								
As of 11/12/12								
	MSD Loan No.	Service Loan No.	Borrower Name	Portfolio	**Amount Due MSD	Date of Billing/MSD Notified	Date MI Claim Paid	Date Loan Liquidated
	Reason for Billing							
SERVICING ISSUES								
1	747802	307626555	Hightower	CMLTI 2005-5	35,566.06	10/18/2012	N/A	10/12/2012
Servicer negotiated a settlement in the amount of \$22,000.00 with borrower retaining title to property in violation of Pooling & Servicing Agreement on REO property.								
2	773202	359189005	Neman	CMLTI 2005-9	2,626.98	7/19/2012	6/20/2012	7/13/2012
Curtailed interest on MI Claim settlement								
3	774575	359189516	Burns	CMLTI 2005-9	638.96	8/24/2012	7/10/2012	8/14/2012
Curtailed interest on MI Claim settlement								
4	775138	359188796	Ocampo	CMLTI 2005-9	3,359.77	10/18/2012	9/18/2012	9/14/2012
Curtailed interest on MI Claim settlement								
5	750192	307629027	Garfly	CMLTI 2005-05	3,000.00	11/9/2012	N/A	11/14/2012
Servicer did not remit HAFA incentive fee at loan liquidation.								
6	773906	359188975	Hayner	CMLTI 2005-09	3,000.00	11/9/2012	N/A	11/14/2012
Servicer did not remit HAFA incentive fee at loan liquidation.								
7	774096	359187661	Blehl	CMLTI 2005-09	3,000.00	11/9/2012	N/A	11/14/2012
Servicer did not remit HAFA incentive fee at loan liquidation.								
8	774433	359188584	Sewell	CMLTI 2005-09	3,000.00	11/9/2012	N/A	11/14/2012
Servicer did not remit HAFA incentive fee at loan liquidation.								
9	750737	307629587	Hyman	CMLTI 2005-05	69,559.31	11/9/2012	N/A	11/14/2012
Servicer accepted negotiated settlement of \$95,000.00 with borrower retaining title to property. Violation of PSA on REO property, MI Funds Pending.								
FANNIE MAE SERVICING ERRORS (CALPERS)								
1	440125519	584589105	Wood	CALPERS Fannie Mae	617.58	8/31/2012	N/A	7/9/2012
Compensatory Fee Billing due to delayed foreclosure sale.								
GRAND TOTAL								

CitiMortgage, Inc.
Master Servicing Division
4050 Regent Blvd
MC: NDB-355
Irving, TX 75063



October 18, 2012

GMAC Mortgage
3451 Hammond Avenue
Waterloo, IA 50328
Attn: Alan Asuncion


Re: Investor Make Whole Billing
GMAC #307626555
Citi MSD #747802

Dear Mr. Asuncion:

Please accept this letter as the billing by Citimortgage, Inc. as Master Servicer for make whole funds due of \$35,566.06. This represents the liquidation loss reported to the investor with the September 30, 2012 investor cut-off.

GMAC accepted a "settlement" of \$22,000.00 in full settlement of the debt. Please note Section 4.03 of the GMAC / CGMRC Servicing agreement dated as of October 1, 2004 specifically requires "The Servicer shall use its reasonable best efforts, consistent with the procedures that the Servicer would use in servicing loans for its own account, to foreclose or comparably convert the ownership of such Mortgage Properties as come into and continue into default". The loan was current when the "settlement" option was offered and it does not meet the requirement of converting ownership and as such is specifically not permitted under the agreement.

Your cooperation is appreciated. If you have any questions please contact me at 469-220-0946

Sincerely,

Steven Pierro
Senior Analyst

GMAC Mortgage

Date: 9/28/12

Borrower Name: Deborah Savage-Hightower
Address: 6900 Harper Lane
Collinston, LA 71229

Re: Loan Number: 0307626555
Property Address: 6900 Harper Lane
Collinston, LA 71229

Dear Deborah:

GMAC Mortgage would like to offer you an option to satisfy your entire first mortgage obligation with a lump sum for an amount that is substantially less than the unpaid principal balance.

After careful review of your loan information we have elected to accept \$22,000 in certified funds as full and final satisfaction of your account. Upon receipt of the above-mentioned payment, GMAC Mortgage, LLC will release the first mortgage lien and cancel the Note and/or Credit Agreement.

Follow these simple instructions to take advantage of this special offer:

1. Remit the certified payment to the following address:

GMAC Mortgage, LLC
Attention: Loss Mitigation
3451 Hammond Avenue
Waterloo, IA 50702

Wiring Instruction for GMAC
JP Morgan Chase Bank
Mail Code KY1-7102
6708 Grade Lane
Louisville, KY 40213
Bldg 7, Suite 709

ABA Routing Number 083000137
Account # 85070241
Beneficiary: GMAC Mortgage
Customer's Loan Number
Customer's Name
Indicate funds for: Settlement

2. The payment must be received in this office no later than 10/28/12. We strongly recommend that you use an express mail service to ensure a timely delivery.

GMAC Mortgage, LLC is secured with a first lien on the title to your property. This settlement option may considerably increase your equity in the property while substantially reducing your outstanding debt and interest payments. If a settlement is completed, we will report that your loan as "settled for less than full amount", to the credit bureau. To gain a full understanding of all tax implications, please consult a tax advisor.

I can be reached at 214-874-2753 if you have any questions or wish to discuss other options that are available. Or you can call our offices which are open weekdays, 8:00am - 11:00pm CT, Saturday, 8:00am - 12:00pm at 800.850.4622.

Sincerely,
Tim Fricke
Loss Mitigation Specialist
GMAC Mortgage

NOTICE – A "Settlement" Payoff of your mortgage loan may have tax consequences. To determine if, or to what extent, you have any tax liability, you are encouraged to contact a tax professional.

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose, provided if you have an active bankruptcy case or have received a discharge, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: If you are a debtor in an active bankruptcy case, this letter is not an attempt to collect either a pre-petition, post petition or discharged debt and no action will be taken in willful violation of the Automatic Stay that may be in effect in your bankruptcy case. Furthermore, if you have received a Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in your property and is not an attempt to recover any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice. Finally, if you are in an active Chapter 11, 12 or 13 case, and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your bankruptcy plan.

Texas Residents:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

2005-5

Loan #	MSD #	Initial OC loss	Supplemental (gain) loss	Stop advance loss	Make whole due
307626355	747802	35,566.06	0.00	0.00	35,566.06
Total due					35,566.06

Pierro, Steve [NCB-GCM]

From: Pierro, Steve [NCB-GCM]
Sent: Thursday, October 18, 2012 10:26 AM
To: 'Rosario, Magaly - PA'
Subject: GMAC #359189005 MSD #773202

Attachments: Scan from a Xerox WorkCentre



Scan from a Xerox
WorkCentre

Hi.

Please accept this as our billing in the amount of \$2,626.98 for PMI interest curtailed for late start and completion of foreclosure

Interest curtailed $\$7,960.55 \times 33\% = \$2,626.98$

Please let me know if you have any questions.

Steve Pierro
Sr. Analyst

Ph. 469-220-0946
Fax 469-220-1575

Address:

Citimortgage MSD
4000 Regent Blvd. - 3rd Floor
MC: N3B-355
Irving, TX 75063

MGIC
EXPLANATION OF BENEFITS
JUNE 15, 2012

CLIENT BEANDED SOLUTIONS
ATTN: KENNY NGUYEN
1100 VIRGINIA DRIVE
FT WASHINGTON PA 19034

RE: CLAIM FOR LOSS ID 1451264 *****
CERTIFICATE NO 23292351
LENDER LOAN NO 0359189005

BORROWER: NEMAN KENDRA
ADDRESS: PALM COAST FL 32164

CLAIMS REPRESENTATIVE: CAROLYN WEGGEN

PAYMENT AMOUNT: \$ 60,386.77
PAYMENT TYPE: PERCENTAGE OPTION

ITEM	CLAIM SUMMARY		AUTHORIZED	EXPLANATION
	SUBMITTED			
UNPAID PRINCIPAL BALANCE	\$	159,769.07	\$	159,769.07
ACCUMULATED INTEREST		21,087.30		13,126.75 SEE DETAIL
ATTORNEYS FEES		1,300.00		1,300.00
PROPERTY TAXES		3,010.83		1,150.13 F8 C8
HAZARD INSURANCE PREMIUMS		6,251.42		3,757.05 C7 C9
PROPERTY PRESERVATION COSTS		2,358.75		1,146.25 K6 H3
STATUTORY DISBURSEMENTS		2,657.97		2,657.97
OTHER DISBURSEMENTS		166.00		83.00 H3
PLEDGED SAVINGS		-743.72		0.00 P4
TOTAL CLAIM	\$	195,857.62	\$	182,990.22
ADJUSTED CLAIM	\$	195,857.62	\$	182,990.22
NET CLAIM SETTLEMENT (33% COVERAGE)			\$	60,386.77
NET BENEFIT EXPLANATION			\$	60,386.77

C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE
C8 - TAXES PAID AFTER REVISED CLAIM DATE ARE NOT CLAIMABLE
C9 - INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE
F8 - INTEREST AND/OR LATE PENALTIES ARE NOT CLAIMABLE
H3 - EXPENSE AFTER REVISED CLAIM DATE IS NOT CLAIMABLE
K6 - ITEM ELIMINATED DUE TO LACK OF SUPPORT DOCUMENTATION
P4 - CREDIT NOT TAKEN

NOT CORRECTED

21,087.30

13,126.75

7,960.55

23.00

21,087.30

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EXPLANATION OF BENEFITS

JUNE 15, 2012

CPL ID: 1451264 MBS/CERT #: 23292351 LENDER LOAN #: 0359189005

INTEREST SUMMARY

EVENT CALCULATIONS

EVENT	DATE	DAYS SUBMITTED	DAYS AUTHORIZED	EXPLANATION
PD THRU DATE	05/01/10	0	0	
NOD RECEIVED	07/21/10	81	81	
FORECLOSURE START	10/27/10	96	70	B1 (1)
LENDER TITLE	04/17/12	530	290	B2 (2)
PRI CUST SUB DATE	05/01/12	14	14	
FINAL INT DT	05/01/12	0	0	
		721	455	

EXPENSES PAID THROUGH THE REVISED CLAIM DATE OF 08/05/11
EXPLANATION

- B1 - INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE INITIATION
- B2 - INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE COMPLETION
- (1) ADJUSTED 26 DAYS FROM FORECLOSURE
START FOR THE DELAY CAUSED BY SERVICER
VERIFICATION.
- (2) ADJUSTED 240 DAYS FROM LENDER TITLE
BECAUSE THE DELAY WAS CAUSED BY
MISSING PAPERWORK. ALLOWED EXTRA
TIME FOR SERVICE OF PROCESS AND COURT
DELAYS.

26 DAYS
240 DAYS

INTERVAL CALCULATIONS

FROM DATE	TO DATE	PRINCIPAL	DAYS AUTH	RATE	PER DIEM	INTEREST
INTEREST						
05/01/10	05/01/12	\$ 159,769.07	455	6.500%	\$ 28.85	\$ 13,126.75
					TOTAL:	\$ 13,126.75

EXPENSE DETAIL

ITEM	SUBMITTED	AUTHORIZED	EXPLANATION
PROPERTY TAXES TOTAL	\$ 3,010.83	\$ 1,150.13	

PAGE: 3

EXPLANATION OF BENEFITS

JUNE 15, 2012

CFL ID: 1451264 MBS/CERT #: 23292351 LENDER LOAN #: 0359189005

EXPENSE DETAIL

ITEM	SUBMITTED	AUTHORIZED	EXPLANATION
CNTY TAX	1,237.56	1,150.13	F8 (1)
CNTY TAX	1,773.27	0.00	C8
HAZARD INSURANCE PREMIUMS TOTAL \$	6,251.42	\$ 3,757.05	
LPI	3,984.34	3,757.05	C7
LPI	2,096.08	0.00	C9 M3
REO FIRE	171.00	0.00	K6
PROPERTY PRESERVATION COSTS TOTAL \$	2,358.75	\$ 1,146.25	
MAX COST PER PROPERTY-1 U	90.00	0.00	K6
PRESERVATION FEES - OTHER	20.00	0.00	K6
YARD MAINT-1ST CUT 10001-	100.00	0.00	K6
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
TRIP CHARGES	20.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
TRIP CHARGES	20.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
PROP INSPECTION FEE	308.75	146.25	H3 (2)
YARD MAINT-RECUT 10001-15	80.00	0.00	H3
TOTAL ITEMS PAID AS SUBMITTED	1,000.00	1,000.00	
OTHER DISBURSEMENTS TOTAL \$	166.00	\$ 83.00	
BPO EXPENSE	83.00	0.00	H3
TOTAL ITEMS PAID AS SUBMITTED	83.00	83.00	
PLEDGED SAVINGS TOTAL \$	743.72	\$ 0.00	
HAZARD REFUND	-743.72	0.00	P4

EXPLANATION

C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE
C8 - TAXES PAID AFTER REVISED CLAIM DATE ARE NOT CLAIMABLE
C9 - INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE
F8 - INTEREST AND/OR LATE PENALTIES ARE NOT CLAIMABLE
H3 - EXPENSE AFTER REVISED CLAIM DATE IS NOT CLAIMABLE
K6 - ITEM ELIMINATED DUE TO LACK OF SUPPORT DOCUMENTATION
M3 - INSURANCE PREMIUMS PRORATED TO CLAIM DATE
P4 - CREDIT NOT TAKEN

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EXPLANATION OF BENEFITS

JUNE 15, 2012

CFL ID: 1461254 MBS/CERT #: 23292351 LENDER LOAN #: 0359189005
EXPLANATION

- (1) PER NOTES THE BASE TAX AMOUNT IS
\$1150.13. PENALTY AND INTEREST IS
NOT CLAIMABLE.
- (2) VERIFIED 13 CLAIMABLE INSPECTIONS
ON HISTORY, 1 PER MONTH FROM 8/2/10-
7/19/11. THE REMAINDER WERE INCURRED
AFTER THE REVISED CLAIM DATE.

Pierro, Steve [NCB-GCM]

From: Pierro, Steve [NCB-GCM]
Sent: Thursday, October 18, 2012 10:26 AM
To: 'Rosario, Magaly - PA'
Subject: GMAC #359189516, MSD #774575

Attachments: Scan from a Xerox WorkCentre



Scan from a Xerox
WorkCentre

Hi.

Please accept this as our billing in the amount of \$638.96 for PMI interest curtailed for late start and completion of foreclosure

Interest curtailed $\$1,879.29 \times 34\% = \638.96

Please let me know if you have any questions.

Steve Pierro
Sr. Analyst

Ph. 469-220-0946
Fax 469-220-1575

Address:

Citimortgage MSD
4000 Regent Blvd. - 3rd Floor
MC: N3B-355
Irving, TX 75063

MGIC
EXPLANATION OF BENEFITS
JULY 06, 2012

CLIENT BRANDED SOLUTIONS
ATTN: KENNY NGUYEN
1100 VIRGINIA DRIVE
FT WASHINGTON PA 19034

RE: CLAIM FOR LOSS ID 1435800 *****
CERTIFICATE NO 23292481
LENDER LOAN NO 0359189516

BORROWER: BURNS MICHELLE
ADDRESS: UNION KY 41091

CLAIMS REPRESENTATIVE: CAROLYN WEGGEN

PAYMENT AMOUNT: \$ 90,040.22
PAYMENT TYPE: PERCENTAGE OPTION

ITEM	CLAIM SUMMARY		
	SUBMITTED	AUTHORIZED	EXPLANATION
UNPAID PRINCIPAL BALANCE	\$ 216,517.03	\$ 216,517.03	
ACCUMULATED INTEREST	34,394.64	32,515.35	SEE DETAIL
ATTORNEYS FEES	3,600.00	3,600.00	
PROPERTY TAXES	3,541.70	2,923.40	C6 C5
HAZARD INSURANCE PREMIUMS	1,531.00	1,366.78	C7 M3
PROPERTY PRESERVATION COSTS	61.50	61.50	
STATUTORY DISBURSEMENTS	7,760.21	7,760.21	
OTHER DISBURSEMENTS	352.00	166.00	K4
ESCROW ACCOUNT BALANCE	-86.08	-86.08	
TOTAL CLAIM	\$ 267,672.00	\$ 264,824.19	
ADJUSTED CLAIM	\$ 267,672.00	\$ 264,824.19	
NET CLAIM SETTLEMENT (34% COVERAGE)		\$ 90,040.22	
NET BENEFIT EXPLANATION		\$ 90,040.22	

C5 - TAXES PRORATED TO CLAIM DATE
C6 - TAXES PRORATED TO REVISED CLAIM DATE
C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE
K4 - BROKERS PRICE OPINION NOT CLAIMABLE
M3 - INSURANCE PREMIUMS PRORATED TO CLAIM DATE

NOT CERTIFIED

34,394.64
32,515.35
1,879.29
34%
645.00
1,879.29

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EXPLANATION OF BENEFITS

JULY 06, 2012

CFL ID: 1435800 MBS/CERT #: 23292481 LENDER LOAN #: 0359189516

INTEREST SUMMARY

EVENT CALCULATIONS

EVENT	DATE	DAYS SUBMITTED	DAYS AUTHORIZED	EXPLANATION
NOD RECEIVED	07/28/09	0	0	
PD THRU DATE	10/01/09	0	0	
BANKRUPTCY	02/26/10	146	146 ✓	
BANKRUPTCY RELIEF	04/26/10	60	60 ✓	
FORECLOSURE START	07/01/10	65	60	B1 (1)
BANKRUPTCY	02/04/11	213	180	B2
BANKRUPTCY RELIEF	10/28/11	264	264 ✓	
LENDER TITLE	03/21/12	143	143 ✓	
PRI CUST SUB DATE	04/03/12	12	12 ✓	
FINAL INT DT	04/03/12	0	0	

903

865

EXPENSES PAID THROUGH THE REVISED CLAIM DATE OF 02/25/12

EXPLANATION

B1 - INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE INITIATION

5 DAYS

B2 - INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE COMPLETION

33 DAYS

(1) ALLOW 60 DAYS TO RE-START THE
FORECLOSURE.

INTERVAL CALCULATIONS

FROM DATE	TO DATE	PRINCIPAL	DAYS AUTH	RATE	PER DIEM	INTEREST
INTEREST						
10/01/09	08/01/10	\$ 216,517.03	300	6.250%	\$ 37.59	\$ 11,277.00
08/01/10	06/01/11	\$ 216,517.03	300	6.250%	\$ 37.59	\$ 11,277.00
06/01/11	04/01/12	\$ 216,517.03	265	6.250%	\$ 37.59	\$ 9,961.35
SUBTOTAL:						\$ 32,515.35
TOTAL:						\$ 32,515.35

EXPENSE DETAIL

ITEM	SUBMITTED	AUTHORIZED	EXPLANATION
PROPERTY TAXES TOTAL	\$ 3,541.70	\$ 2,923.40	

PAGE: 3

EXPLANATION OF BENEFITS

JULY 06, 2012

CFL ID: 1435800 MBS/CERT #: 23292481 LENDER LOAN #: 0389189516

EXPENSE DETAIL

ITEM	SUBMITTED	AUTHORIZED	EXPLANATION
CNTY TAX	1,781.87	1,163.57	C6 C5
TOTAL ITEMS PAID AS SUBMITTED	1,759.83	1,759.83	
HAZARD INSURANCE PREMIUMS TOTAL \$	1,531.00	\$ 1,366.78	
HAZ INS	793.00	628.78	C7 M3
TOTAL ITEMS PAID AS SUBMITTED	738.00	738.00	
OTHER DISBURSEMENTS TOTAL \$	352.00	\$ 166.00	
BPO EXPENSE	103.00	0.00	K4
BPO EXPENSE	83.00	0.00	K4
TOTAL ITEMS PAID AS SUBMITTED	166.00	166.00	
EXPLANATION			

C5 - TAXES PRORATED TO CLAIM DATE

C6 - TAXES PRORATED TO REVISED CLAIM DATE

C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE

K4 - BROKERS PRICE OPINION NOT CLAIMABLE

M3 - INSURANCE PREMIUMS PRORATED TO CLAIM DATE

Pierro, Steve [NCB-GCM]

From: Pierro, Steve [NCB-GCM]
Sent: Thursday, October 18, 2012 10:21 AM
To: 'Kim, Miriam - PA'; 'Sloan, Bob - PA'; 'Amaro, Sandra - PA'
Cc: 'Siess-Gannon, Laura - PA'
Subject: GMAC #359188796 MSD #775138

Attachments: Scan from a Xerox WorkCentre



Scan from a Xerox
WorkCentre

Hi.

Please accept this as our billing in the amount of \$3,359.77 for PMI interest curtailed for late start and completion of foreclosure

Interest curtailed $\$11,585.42 \times 29\% = \$3,359.77$

Please let me know if you have any questions.

Steve Pierro
Sr. Analyst

Ph. 469-220-0946
Fax 469-220-1575

Address:

Citimortgage MSD
4000 Regent Blvd. - 3rd Floor
MC: N3B-355
Irving, TX 75063

MGIC
EXPLANATION OF BENEFITS
SEPTEMBER 14, 2012

CLIENT BRANDED SOLUTIONS
ATTN: KENNY NGUYEN
1100 VIRGINIA DRIVE
FT WASHINGTON PA 19034

RE: CLAIM FOR LOSS ID 1489147 *****
CERTIFICATE NO 23292549
LENDER LOAN NO 0359188796

BORROWER: OCAMPO MICHAEL
ADDRESS: ALTAMONTE SPR FL 32714

CLAIMS REPRESENTATIVE: CAROLYN WEGGEN

PAYMENT AMOUNT: \$ 35,644.48
PAYMENT TYPE: PERCENTAGE OPTION

INT CURTAILED

20,245.82
8,660.40
11,585.42
x 29%
3,359.77

Bill sheet

ITEM	CLAIM SUMMARY SUBMITTED	AUTHORIZED	EXPLANATION
UNPAID PRINCIPAL BALANCE	\$ 107,957.72	\$ 107,957.72	
ACCUMULATED INTEREST	20,245.82	8,660.40	SEE DETAIL
ATTORNEYS FEES	1,300.00	1,300.00	
PROPERTY TAXES	2,290.69	1,167.68	C6 C8
HAZARD INSURANCE PREMIUMS	5,919.11	1,171.04	C7 C9
PROPERTY PRESERVATION COSTS	1,540.00	658.75	N9 K6
STATUTORY DISBURSEMENTS	2,321.10	2,321.10	
OTHER DISBURSEMENTS	249.00	166.00	K4
ESCROW ACCOUNT BALANCE	-490.69	-490.69	
TOTAL CLAIM	\$ 141,332.75	\$ 122,912.00	
ADJUSTED CLAIM	\$ 141,332.75	\$ 122,912.00	
NET CLAIM SETTLEMENT (29% COVERAGE)		\$ 35,644.48	
NET BENEFIT EXPLANATION		\$ 35,644.48	

- C6 - TAXES PRORATED TO REVISED CLAIM DATE
- C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE
- C8 - TAXES PAID AFTER REVISED CLAIM DATE ARE NOT CLAIMABLE
- C9 - INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE
- K4 - BROKERS PRICE OPINION NOT CLAIMABLE
- K6 - ITEM ELIMINATED DUE TO LACK OF SUPPORT DOCUMENTATION
- N9 - REQUESTED EXPENSE IS NOT CLAIMABLE

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EXPLANATION OF BENEFITS

SEPTEMBER 14, 2012

CFI ID: 1489147 MBS/CERT #: 23292549 LENDER LOAN #: 0359188796

INTEREST SUMMARY

EVENT CALCULATIONS

EVENT	DATE	DAYS SUBMITTED	DAYS AUTHORIZED	EXPLANATION
PD THRU DATE	11/01/09	0	0	
NOD RECEIVED	01/21/10	81	81	
FORECLOSURE START	07/07/10	166	70	B1 (1)
LENDER TITLE	06/26/12	709	255	B2 (2)
PRI CUST SUB DATE	07/10/12	14	14	
FINAL INT DT	07/10/12	0	0	
		970	420	

EXPENSES PAID THROUGH THE REVISED CLAIM DATE OF 12/30/10

EXPLANATION

B1 - INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE INITIATION 96 DAYS
 B2 INTEREST ADJUSTED FOR UNTIMELY FORECLOSURE COMPLETION 454 DAYS
 (1) ADJUSTED 96 DAYS FROM FORECLOSURE
 START BECAUSE THE DELAY WAS CAUSED
 BY MISSING PAPERWORK.
 (2) ADJUSTED 454 DAYS FROM LENDER TITLE
 FOR THE DELAY CAUSED BY MISSING
 PAPERWORK.

INTERVAL CALCULATIONS

FROM DATE	TO DATE	PRINCIPAL	DAYS AUTH	RATE	PER DIEM	INTEREST
INTEREST						
11/01/09	07/10/12	\$ 107,957.72	420	6.875%	\$ 20.62	\$ 8,660.40
					TOTAL:	\$ 8,660.40

EXPENSE DETAIL

ITEM	SUBMITTED	AUTHORIZED	EXPLANATION
PROPERTY TAXES TOTAL	\$ 2,290.69	\$ 1,167.68	
CNTY TAX	1,178.89	1,167.68	C6
CNTY TAX	1,111.80	0.00	C8

PAGE: 3

EXPLANATION OF BENEFITS

SEPTEMBER 14, 2012

CFL ID: 1489147 MBS/CERT #: 23292549 LENDER LOAN #: 0359188796

EXPENSE DETAIL

ITEM	SUBMITTED	AUTHORIZED	EXPLANATION
HAZARD INSURANCE PREMIUMS TOTAL	\$ 5,919.11	\$ 1,171.04	
HAZ INS	2,059.00	1,171.04	C7
REO FIRE	117.00	0.00	C9 M3
LPI	3,743.11	0.00	C9 R2
PROPERTY PRESERVATION COSTS TOTAL	\$ 1,540.00	\$ 658.75	
ESTIMATE APPROVAL	450.00	0.00	N9 (2)
PRESERVATION FEES - OTHER	35.00	0.00	K6
YARD MAINT / PERIODIC MOW	80.00	0.00	H3
PRESERVATION FEES - OTHER	20.00	0.00	K6
TRIP CHARGES	35.00	0.00	H3
TRIP CHARGES	35.00	0.00	H3
PROP INSPECTION FEE	350.00	123.75	H3 (3)
TOTAL ITEMS PAID AS SUBMITTED	535.00	535.00	
OTHER DISBURSEMENTS TOTAL	\$ 249.00	\$ 166.00	
BPO EXPENSE	83.00	0.00	K4 (1)
TOTAL ITEMS PAID AS SUBMITTED	166.00	166.00	

EXPLANATION

- C6 - TAXES PRORATED TO REVISED CLAIM DATE
- C7 - INSURANCE PREMIUMS PRORATED TO REVISED CLAIM DATE
- C8 - TAXES PAID AFTER REVISED CLAIM DATE ARE NOT CLAIMABLE
- C9 - INSURANCE PAID AFTER REVISED CLAIM DATE IS NOT CLAIMABLE
- H3 - EXPENSE AFTER REVISED CLAIM DATE IS NOT CLAIMABLE
- K4 - BROKERS PRICE OPINION NOT CLAIMABLE
- K6 - ITEM ELIMINATED DUE TO LACK OF SUPPORT DOCUMENTATION
- M3 - INSURANCE PREMIUMS PRORATED TO CLAIM DATE
- N9 - REQUESTED EXPENSE IS NOT CLAIMABLE
- R2 - INSURANCE PRORATED TO REPLACEMENT POLICY EFFECTIVE DATE
- (1) 1 VALUE EVERY 120 DAYS
- (2) ESTIMATES ARE NOT CLAIMABLE EXPENSES
- (3) VERIFIED 11 CLAIMABLE INSPECTIONS IN INVOICES, 1 PER MONTH FROM 1/22/10 - 12/14/10. THE REMAINDER WERE INCURRED AFTER THE REVISED CLAIM DATE.

OMB Approval No. 2502-0265



A. Settlement Statement (HUD-1)
FINAL

B. Type of Loan					
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	5. File Number: MFL-107178	7. Loan Number: CASH	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.)" were paid outside the closing. They are shown here for informational purposes and are not included in the totals.					
D. Name & Address of Borrower: DALE T. LAST 29509 FADE COURT SAN ANTONIO, FL 33576			E. Name & Address of Seller: WILLIAM P. GARRITY AND MARYANN GARRITY 332 HONEY LOCUST COURT BEL AIR, MD 21015		
G. Property Location: 29509 FADE COURT SAN ANTONIO, FL 33576 (PASCO) (17-25-20-0050-00600-2050)			H. Settlement Agent: MTE NEW TAMPA Tax ID: 28-2729429 27544 CASHFORD CIRCLE, SUITE 101, WESLEY CHAPEL, FL 33544 (813) 973-7319		I. Settlement Date: 9/28/2012
			Place Of Settlement: 27544 CASHFORD CIRCLE, SUITE 101, WESLEY CHAPEL, FL 33544		

MSD #
750192

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract sales price	\$85,000.00	401. Contract sales price	\$85,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	\$3,916.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109. 2012 Solid Waste 9/28/2012 to 1/1/2013 @ \$62.00/Year	\$16.09	409. 2012 Solid Waste 9/28/2012 to 1/1/2013 @ \$62.00/Year	\$16.09
110. September HOA 9/28/2012 to 10/1/2012 @ \$227.00/Month	\$22.70	410. September HOA 9/28/2012 to 10/1/2012 @ \$227.00/Month	\$22.70
111. 3rd Quarter HOA dues 9/28/2012 to 10/1/2012 @	\$9.78	411. 3rd Quarter HOA dues 9/28/2012 to 10/1/2012 @	\$9.78
112.		412.	
120. Gross Amount Due From Borrower	\$89,964.57	420. Gross Amount Due To Seller	\$86,048.57
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due To Seller	
201. Deposit or Earnest Money	\$2,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan		502. Settlement Charges to Seller (line 1400)	\$3,916.00
203. Existing loan taken subject to		503. Existing loan taken subject to	
204.		504. Payoff of first mortgage loan to GMAC Mortgage	\$74,847.92
205.		505. Payoff of second mortgage loan	
206.		506. See Addendum 505	\$3,000.00
207.		507. Disbursed as proceeds (\$2,500.00)	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes 1/1/2012 to 9/28/2012 @ \$864.56/Year	\$640.15	511. County taxes 1/1/2012 to 9/28/2012 @ \$864.56/Year	\$640.15
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$3,140.15	620. Total Reduction Amount Due Seller	\$86,048.57
300. Cash At Settlement From/To Borrower		800. Cash At Settlement To/From Seller	
301. Gross Amount Due From Borrower (line 120)	\$89,964.57	801. Gross Amount Due To Seller (line 420)	\$86,048.57
302. Less Amounts Paid By/For Borrower (line 220)	\$3,140.15	802. Less Deduction In Amt. Due To Seller (line 520)	\$86,048.57
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$86,824.42	803. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	\$86,824.42

pending

Borrower's Initials: _____

Seller's Initials: _____

Previous editions are obsolete


Supplemental Page
HUD-1 Settlement Statement

Addendums for Page 1

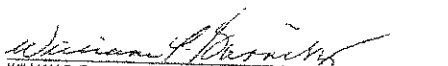
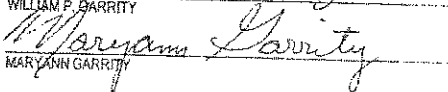
Addendum 508		Amount
a. Earnest money retained by Dale T. Last		\$0.00
b. HAFA Relocation Assistance to William P. Garrity and Maryann Garrity		\$3,000.00
Total:		\$3,000.00
Itemization		
Line 1101		
a. Abstract or title search to MTI Title: Florida		\$0.00
b. Title examination to MTI Title: Florida		\$175.00
c. Lender Title Insurance Binder to MTI Title: Florida		\$0.00
Total:		\$175.00
Line 1102		
a. Settlement or closing fee to MTI Title: Florida \$350.00		\$350.00
Total:		\$350.00
Line 1103		
a. Owner's coverage \$86,000.00 Premium \$494.50 to MTI Title: Florida		\$494.50
Total:		\$494.50
Line 1104		
a. ALTA Endorsement 5.1-06 Planned Unit Development (With Florida Modifications) Endorsement(s) to MTI Title: Florida		\$45.00
b. ALTA Endorsement 6.1-06 Environmental Protection Lien (With Florida Modification Endorsement(s) to MTI Title: Florida		\$45.00
c. Endorsement FL Form 9 Restrictions, Easements, Minerals Endorsement(s) to MTI Title: Florida		\$49.45
d. Lender's coverage Premium \$0.00 to MTI Title: Florida		\$0.00
e. Lender's title insurance to		\$0.00
Total:		\$139.45
Line 1105		
a. Lender's title policy limit		\$0.00
Total:		\$0.00
Line 1106		
a. Owner's title policy limit \$86,000.00		\$0.00
Total:		\$0.00
Line 1107		
a. Agent's portion of the total title insurance premium to MTI Title: Florida \$443.76		\$0.00
Total:		\$0.00
Line 1108		
a. Underwriter's portion of the total title insurance premium to Alliant National Title Insurance Company \$190.19		\$0.00
Total:		\$0.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BORROWERS


DALE T. LAST

SELLERS


WILLIAM P. GARRITY

MARYANN GARRITY

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

Settlement Agent


CHERYL JOHNSON

Date

9/28/2012

700: Total Real Estate Broker Fees			
Division of Commission (line 700) as follows:			
701. \$2,580.00 to Homeward Real Estate			
702. \$2,580.00 to Calebro & Associates			
703. Commission paid at Settlement			
704.			\$5,160.00
800: Items Payable in Connection With Loan:			
801. Our origination charge	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges	(from GFE #3)		
804. Appraisal Fee	(from GFE #3)		
805. Credit Report	(from GFE #3)		
806. Tax service to	(from GFE #3)		
807. Flood Certification to	(from GFE #3)		
900: Items Required By Lender To Be Paid In Advance			
901. Interest	(from GFE #10)		
902. Mortgage Insurance Premium	(from GFE #3)		
903. Homeowner's insurance	(from GFE #11)		
1000: Reserves Deposited With Lender:			
1001. Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance 12.00 months @ per month			
1003. Mortgage insurance 12.00 months @ per month			
1004. Property taxes 12.00 months @ \$ per month			
1007. Aggregate Adjustment			
1100: Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	\$250.00	\$175.00
1102. Settlement or closing fee to MTI Title: Florida \$250.00			\$800.00
1103. Owner's title insurance to MTI Title: Florida	(from GFE #5)		\$494.50
1104. Lender's title insurance to MTI Title: Florida \$0.00			
1105. Lender's title policy limit			
1105. Owner's title policy limit \$86,000.00			
1107. Agent's portion of the total title insurance premium to MTI Title: Florida \$346.15			
1108. Underwriter's portion of the total title insurance premium to Alliant National Title Insurance Company \$148.35			
1200: Recording Fees			
1201. Government recording charges	(from GFE #7)	\$10.00	
1202. Deed \$10.00 Mortgage \$ Releases \$			
1203. Transfer taxes	(from GFE #8)		\$602.00
1204. City/County tax/stamps Deed \$ Mortgage \$0.00			
1205. State tax/stamps Deed \$602.00 Mortgage \$0.00			
1300: Additional Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302. Survey			
1303. Pest Inspection			
1305. Transfer/Processing Fee to L.E. Wilson & Associates, Inc.		\$100.00	
1306. Initiation Fee to HOA to Tampa Bay Golf & Country Club		\$2,500.00	
1307. October, November and December to Tampa Bay Golf & Country Club		\$681.00	
1308. HOA estoppel fee POC by Mason Title to Condo Cents to MTI Title: Florida		\$75.00	\$229.00
1309. 4th quarter HOA dues to Sand Hill Dunes		\$300.00	
Total of lines 700-1309 (and Extra Charges)		\$3,916.00	\$7,580.50

Borrower's Initials: _____

Previous editions are obsolete

Seller's Initials: _____



OMB Approval No. 2502-0266

A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: HAYNER 11-584	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower: Eileen E. Miller William T. Miller 17 Greylock Lane Slingerlands, New York 12159	E. Name and Address of Seller: Victoria L. Hayner Kenneth W. Hayner 4 Little Troy Lane Charlton, New York 12019	F. Name and Address of Lender:
G. Property Location: 125 Shore Road Broadabin, NY 12025 Fulton County, New York	H. Settlement Agent: Place of Settlement: Ph. (518)564-1500	I. Settlement Date: October 26, 2012

MSD # 7139

J. Summary of Borrower's transaction			K. Summary of Seller's transaction		
100. Gross Amount Due from Borrower:			400. Gross Amount Due to Seller:		
101. Contract sales price		170,000.00	401. Contract sales price		170,000.00
102. Personal property			402. Personal property		
103. Settlement Charges to Borrower (Line 1400)			403.		
104. Mortgage Payoff to GMAC Mortgage, LLC		157,714.19	404.		
105.			405.		
Adjustments for items paid by Seller in advance			Adjustments for items paid by Seller in advance		
106. City/Town Taxes 10/26/12 to 12/31/12		372.02	406. City/Town Taxes 10/26/12 to 12/31/12		372.02
107. County Taxes to			407. County Taxes to		
108. School taxes 10/26/12 to 06/30/13		2,353.67	408. School taxes 10/26/12 to 06/30/13		2,353.67
109.			409.		
110.			410.		
111.			411.		
112.			412.		
120. Gross Amount Due from Borrower		330,439.88	420. Gross Amount Due to Seller		172,725.69
200. Amounts Paid by or in Behalf of Borrower			500. Reductions in Amount Due Seller:		
201. Deposit or earnest money		3,000.00	501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)			502. Settlement charges to Seller (Line 1400)		9,011.50
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff First Mortgage to GMAC Mortgage, LLC		157,714.19
205.			505. Payoff Second Mortgage		
206.			506. Dep. retained (\$3,000.00)		3,000.00
207.			507. HAFA Relocation Assistance to Victoria Hayner		3,000.00
208.			508.		
209.			509.		
Adjustments for items unpaid by Seller			Adjustments for items unpaid by Seller		
210. City/Town Taxes to			510. City/Town Taxes to		
211. County Taxes to			511. County Taxes to		
212. School taxes to			512. School taxes to		
213.			513.		
214.			514.		
215.			515.		
216.			516.		
217.			517.		
218.			518.		
219.			519.		
220. Total Paid by/for Borrower		3,000.00	520. Total Reduction Amount Due Seller		172,725.69
300. Cash at Settlement from/to Borrower			600. Cash at settlement to/from Seller		
301. Gross amount due from Borrower (line 120)		330,439.88	601. Gross amount due to Seller (line 420)		172,725.69
302. Less amount paid by/for Borrower (line 220)		(3,000.00)	602. Less reductions due Seller (line 520)		172,725.69
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		327,439.88	603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller		0.00

HAFA pending

* Paid outside of closing by borrower(s), seller(s), lender(s), or third-party(ies)

The undersigned hereby acknowledge receipt of a completed copy of this statement & any attachments referred to herein

Borrower

Eileen E. Miller

William T. Miller

Seller

Victoria L. Hayner

Kenneth W. Hayner

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a real estate transaction with information during the settlement process.

L. Settlement Charges									
700. Total Real Estate Broker Fees		\$ 10,200.00							
Division of commission (line 700) as									
701. \$ 10,200.00		to Prudential Manor Homes							
702. \$		to							
703. Commission paid at settlement									
704. Deposit Ref'd By Listing Agent		to Prudential Manor Homes		\$3000.00 (POC)					
705.									
800. Items Payable in Connection with Loan									
801. Our origination charge		\$		(from GFE #1)					
802. Your credit or charge (points) for the specific interest rate chosen		\$		(from GFE #2)					
803. Your adjusted origination charges to				(from GFE #A)		0.00			
804. Appraisal fee		to		(from GFE #3)					
805. Credit Report		to		(from GFE #3)					
806. Tax service		to		(from GFE #3)					
807. Flood certification		to		(from GFE #3)					
808.				(from GFE #3)					
809.				(from GFE #3)					
810.				(from GFE #3)					
811.				(from GFE #3)					
900. Items Required by Lender to Be Paid in Advance									
901. Daily interest charges from		to		@ \$/day (from GFE #10)					
902. MIP Tot Ins. for Life of Loan		months to		(from GFE #3)					
903. Homeowner's insurance for		years to		(from GFE #11)					
904.				(from GFE #11)					
905.				(from GFE #11)					
1000. Reserves Deposited with Lender									
1001. Initial deposit for your escrow account				(from GFE #9)					
1002. Homeowner's insurance		months @ \$		per month \$					
1003. Mortgage insurance		months @ \$		per month \$					
1004. Property taxes				\$					
1005.				\$					
1006.		months @ \$		per month \$					
1007.		months @ \$		per month \$					
1008.				\$					
1009.				\$					
1100. Title Charges									
1101. Title services and lender's title insurance				(from GFE #4)					
1102. Settlement or closing fee				\$					
1103. Owner's title insurance to				(from GFE #5)					
1104. Lender's title insurance to				\$					
1105. Lender's title policy limit		\$							
1106. Owner's title policy limit		\$							
1107. Agent's portion of the total title insurance premium				\$					
1108. Underwriter's portion of the total title insurance premium				\$					
1109. Bank Attorney Fees				\$					
1110.				\$					
1111. Seller's Attorney		to Snyder Kiley Toohy Corbett & Cox, LLP		\$				1,000.00	
1112. Seller Payoff Handling Fee		to Capitol Title Services, LLC		\$				75.00	
1113.				\$					
1200. Government Recording and Transfer Charges									
1201. Government recording charges		to Fulton County Clerk		(from GFE #7)					
1202. Deed \$		Mortgage \$		Releases \$ 51.50		Other \$		51.50	
1203. Transfer taxes		Fulton County Clerk's Office		(from GFE #8)					
1204. City/County tax/stamps		\$		\$					
1205. State tax/stamps		\$ 680.00		\$				680.00	
1206. TP-584		to Fulton County Clerk						5.00	
1207.									
1300. Additional Settlement Charges									
1301. Required services that you can shop for				(from GFE #6)					
1302.				\$					
1303.				\$					
1304.				\$					
1305.				\$					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)								9,011.50	

* Filled outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 & 3 of this three page statement.

, Settlement Agent



OMB Approval No. 2502-0265

A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	5. File Number: GALBRAITH, S. 5991-1	7. Loan Number: 12060947	8. Mortgage Insurance Case Number: 412-7409744-703
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower: Corey A. Galbraith Stephanie L. Galbraith 453 Bolender Road Mogadore, Ohio 44260	E. Name and Address of Seller: Mark D. Biehl Zina Biehl 315 East Lisbon St. Waynesburg, Ohio 44688	F. Name and Address of Lender: American Mortgage Service Company 11503 Springfield Pike Cincinnati, Ohio 45246
G. Property Location: 5065 14th Street S.W. Canton, OH 44710 Stark County, Ohio	H. Settlement Agent: Netwide Title Agency Inc. 3711 Lincoln Way East Massillon, Ohio 44846 Place of Settlement: 3711 Lincoln Way East Massillon, Ohio 44646	I. Settlement Date: October 15, 2012 Ph. (330)479-3227

J. Summary of Borrower's transaction		K. Summary of Seller's transaction	
100. Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
101. Contract sales price	74,900.00	401. Contract sales price	74,900.00
102. Personal property		402. Personal property	
103. Settlement Charges to Borrower (Line 1400)	6,972.20	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	81,872.20	420. Gross Amount Due to Seller	74,900.00
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due Seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	73,542.00	502. Settlement charges to Seller (Line 1400)	5,954.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Ohio Housing Finance Agency	1,872.50	504. Payoff First Mortgage to GMAC	61,842.18
205. Appraisal Credit	350.00	505. Payoff Second Mortgage	
206.		506.	
207.		507. HAFA Relocation to Mark D. Biehl and Zina M. Biehl	3,000.00
208. Sellers 1/2 Owners Policy	215.63	508. Sellers 1/2 Owners Policy	215.63
209. Seller Credit for Closing Cost	2,247.00	509. Seller Credit for Closing Cost	2,247.00
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 01/01/12 to 10/16/12	1,341.09	511. County Taxes 01/01/12 to 10/16/12	1,341.09
212. Assessments to		512. Assessments to	
213. Seller Credit Transfer Taxes	300.10	513. Seller Credit Transfer Taxes	300.10
214.		514.	
215.		515.	
216.		516.	
217.		517. Water/Sewer Hold to Netwide Title IOLTA	
218.		518. LH 11 Property Tax POC \$847.20 to Stark County Treas	
219.		519.	
220. Total Paid by/for Borrower	79,868.32	620. Total Reduction Amount Due Seller	74,900.00
300. Cash at Settlement from/to Borrower		600. Cash at settlement to/from Seller	
301. Gross amount due from Borrower (line 120)	81,872.20	601. Gross amount due to Seller (line 420)	74,900.00
302. Less amount paid by/for Borrower (line 220)	(79,868.32)	602. Less reductions due Seller (line 620)	(74,900.00)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	2,003.88	603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	0.00

* Paid outside of closing by borrower(S), seller(S), lender(L), or third-party(T)

This Public Reporting Statement for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is secured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

MSD #
774096

HAFA
pending

L. Settlement Charges						Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees		\$ 4,494.00					
Division of commission (line 700) as follows:							
701. \$ 2,247.00	to	Culler Real Estate					
702. \$ 2,247.00	to	Haves Realty					
703. Commission paid at settlement							4,494.00
704. Deposit Ref'd By Listing Agent		to Culler Real Estate			\$ (POC)		
705. Brokerage fee		to Haves Realty				200.00	
800. Items Payable in Connection with Loan							
801. Our origination charge	\$	1,099.00	(from GFE #1)				
802. Your credit or charge (points) for the specific interest rate chosen	\$		(from GFE #2)				
803. Your adjusted origination charges			(from GFE #A)		1,099.00		
804. Appraisal fee	to	Hamilton Appraisal	(from GFE #3)		325.00		
805. Credit Report	to	CBC	(from GFE #3)		71.20		
806. Tax service	to	US Bank	(from GFE #3)	P.O.C.\$85.00(L)*			
807. Flood certification	to	Corelogic	(from GFE #3)		11.00		
808. OHFA Admin Fee	to	Ohio Housing Finance Agency	(from GFE #3)		75.00		
809. Inspection Fees	to	Hamilton Appraisal	(from GFE #3)		75.00		
810. Transfer Fee	to	US Bank	(from GFE #3)		200.00		
811.			(from GFE #3)				
900. Items Required by Lender to Be Paid in Advance							
901. Daily interest charges from 10/15/12 to 11/01/12	17 @ \$7.555700/day	(from GFE #10)			128.45		
902. Mortgage insurance premium for	months to Dept Hud	(from GFE #3)			1,264.87		
903. Homeowner's insurance for 1.0 years to	Ohio Mutual Insurance	(from GFE #11)			651.00		
904.		(from GFE #11)					
905.		(from GFE #11)					
1000. Reserves Deposited with Lender							
1001. Initial deposit for your escrow account		(from GFE #9)			849.20		
1002. Homeowner's insurance	5.000 months @ \$ 54.25 per month	\$ 271.25					
1003. Mortgage insurance	0.00 months @ \$ 74.66 per month	\$ 0.00					
1004. Property taxes		\$					
County Taxes	months @ \$ per month						
1005.		\$					
1006.	7.000 months @ \$ 141.53 per month	\$ 990.71					
1007.	months @ \$ per month	\$					
1008.		\$					
1009. Aggregate Adjustment		\$ -412.76					
1100. Title Charges							
1101. Title services and lender's title insurance		(from GFE #4)			900.00	1,285.00	
1102. Settlement or closing fee	to Netwide Title Agency Inc.	\$ 300.00				175.00	
1103. Owner's title insurance to General Title Insurance Company		(from GFE #5)			431.25		
1104. Lender's title insurance to General Title Insurance Company		\$ 375.00					
1105. Lender's title policy limit	\$ 73,542.00						
1106. Owner's title policy limit	\$ 74,900.00						
1107. Agent's portion of the total title insurance premium	to Netwide Title Agency Inc.	\$ 645.00					
1108. Underwriter's portion of the total title insurance premium	to General Title Insurance Company	\$ 161.25					
1109.		\$					
1110.		\$					
1111.		\$					
1112.		\$					
1113.		\$					
1200. Government Recording and Transfer Charges							
1201. Government recording charges	to Stark County Recorder's Office	(from GFE #7)			183.00		
1202. Deed \$ 28.00	Mortgage \$ 140.00	Releases \$		Other \$ 20.00			
1203. Transfer taxes	to Stark County Auditor's Office	(from GFE #8)			371.10		
1204. City/County tax/stamps	Deed \$ 300.10	Mortgage \$					
1205. State tax/stamps	Deed \$	Mortgage \$					
1206.							
1207.							
1300. Additional Settlement Charges							
1301. Required services that you can shop for		(from GFE #8)					
1302. Location Survey	to Exacta Ohio	\$			150.00		
1303. Pest Inspection	to Hays Pest Control	\$			53.13		
1304.		\$					
1305.		\$					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)						6,972.20	5,954.00

* Paid outside of closing by borrower(S), seller(S), lender(L), or third-party(T)

Netwide Title Agency Inc., Settlement Agent

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A. Settlement Statement

U.S. Department of Housing
and Urban Development

FINAL

Form Approved OMB No. 2502-0265

B. Type of Loan				6. File Number:		7. Loan Number:		8. Mortgage Insurance Case Number:	
1. <input type="checkbox"/> FHA		2. <input type="checkbox"/> FinHA		3. <input type="checkbox"/> Conv. Unins.		4. <input type="checkbox"/> VA		5. <input type="checkbox"/> Conv. Ins. 6. <input type="checkbox"/> None (Cash)	
				TC01-42623					
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.									
D. Name and Address of Borrower:				E. Name and Address of Seller:				F. Name and Address of Lender:	
Katrina Green				Tommie L. Sewell and Emma Sewell					
13200 Chandler Park Detroit, MI 48213				7239 Piedmont Detroit, MI 48228					
G. Property Location:				H. Settlement Agent:				I. Settlement Date:	
7239 Piedmont Detroit, MI 48228				Title Connect, LLC				October 12, 2012	
PARCEL ID: Ward: 22, Item: 087884				Place of Settlement:				Disbursement Date:	
				32100 Telegraph Road, Suite 215 Bingham Farms, Michigan 48025				October 12, 2012	
J. SUMMARY OF BORROWER'S TRANSACTION:					K. SUMMARY OF SELLER'S TRANSACTION:				
100. GROSS AMOUNT DUE FROM BORROWER					400. GROSS AMOUNT DUE TO SELLER				
101. Contract sales price		9,000.00			401. Contract sales price		9,000.00		
102. Personal Property					402. Personal Property				
103. Settlement charges to borrower (line 1400)		3,787.30			403.				
104.					404.				
105.					405.				
Adjustments for items paid by seller in advance					Adjustments for items paid by seller in advance				
106. City/town taxes		to			406. City/town taxes		to		
107. County taxes		to			407. County taxes		to		
108. Assessments		to			408. Assessments		to		
109.					409.				
110.					410.				
111.					411.				
112.					412.				
120. GROSS AMOUNT DUE FROM BORROWER		12,787.30			420. GROSS AMOUNT DUE TO SELLER		9,000.00		
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER					500. REDUCTIONS IN AMOUNT DUE TO SELLER				
201. Deposit or earnest money					501. Excess deposit (see instruction)				
202. Principal amount of new loan(s)					502. Settlement charges to seller (line 1400)		1,331.60		
203. Existing loan(s) taken subject to					503. Existing loan(s) taken subject to				
204.					504. Payoff of first mortgage loan				
					Payoff GMAC #0359188584		1,640.40		
205.					505. Payoff of second mortgage loan				
206.					506. 2012 Summer Taxes		1,036.00		
207. Buyer Assumes Water					507. Buyer Assumes Water				
208.					508. Relocation Incentive to Homeowner		1,000.00		
209.					509.				
Adjustments for items unpaid by seller					Adjustments for items unpaid by seller				
210. City/town taxes		to			510. City/town taxes		to		
211. County taxes		to			511. County taxes		to		
212. Assessments		to			512. Assessments		to		
213.					513.				
214.					514.				
215.					515.				
216.					516.				
217.					517.				
218.					518.				
219.					519.				
220. TOTAL PAID BY/FOR BORROWER		0.00			520. TOTAL REDUCTION AMOUNT DUE SELLER		9,000.00		
300. CASH AT SETTLEMENT FROM/TO BORROWER					600. CASH AT SETTLEMENT TO/FROM SELLER				
301. Gross amount due from borrower (line 120)		12,787.30			601. Gross amount due to seller (line 420)		9,000.00		
302. Less amount paid by/for borrower (line 220)		0.00			602. Less reduction amount due seller (line 520)		9,000.00		
303. CASH DUE FROM BORROWER		12,787.30			603. CASH DUE TO SELLER				

MSD #
774433

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pending

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TC01-42623

U.S. DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

SETTLEMENT STATEMENT PAGE 2

L. SETTLEMENT CHARGES:				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$	9,000.00	@	6.00 % =	540.00	
Division of Commission (line 700) as follows:					
701. Listing Agent	\$	270.00	to	Front Page Realty	
702. Selling Agent	\$	270.00	to	Front Page Realty	
703. Commission paid at Settlement					540.00
704. Compliance Fee		895.00	to	Front Page Realty	
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	% of	0.00	to		
802. Loan Discount	% of	0.00	to		
803. Appraisal Fee			to		
804. Credit Report			to		
805.			to		
806.			to		
807.			to		
808.			to		
809.			to		
810.			to		
811.			to		
812.			to		
813.			to		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest from	October 12, 2012	to	Days @ \$	/day	
902. Mortgage Insurance Premium for			to		
903. Hazard Insurance Premium for			to		
904.			to		
905.			to		
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard insurance	mo. @ \$		/mo.		
1002. Mortgage insurance	mo. @ \$		/mo.		
1003. City property taxes	mo. @ \$		/mo.		
1004. County property taxes	mo. @ \$		/mo.		
1005. Annual assessments	mo. @ \$		/mo.		
1006.	mo. @ \$		/mo.		
1007.	mo. @ \$		/mo.		
1008.			to		
1100. TITLE CHARGES					
1101. Settlement or closing fee		700.00	to	Title Connect - Closing Fees	250.00
1102.			to		450.00
1103. Owner's title insurance		313.50	to	Title Connect, LLC	313.50
1104.			to		
1105. Wire Fee		50.00	to	Title Connect - Misc	50.00
1106. Deed Prep Fee		85.00	to	WALTER D QUILLICO, ESQ	85.00
1107. Recording Service Fee		50.00	to	Title Connect - Recording	50.00
(includes above items No:)					
1108.			to		
(includes above items No:)					
1109. Lender's coverage					
1110. Owner's coverage		9,000.00 @ 313.50			
1111.			to		
1112.			to		
1113.			to		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording fees:	Deed \$	15.00	Mortgage \$		15.00
1202. City/County tax/stamps:	Deed \$	9.90	Mortgage \$		6.05
1203. State tax/stamps:	Deed \$	67.50	Mortgage \$		41.25
1204.			to		20.25
1205.			to		
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Buyer Paid Commission		2,395.00	to	Front Page Realty	2,395.00
1302.			to		
1303.			to		
1304.			to		
1305.			to		
1306.			to		
1307.			to		
1308.			to		
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				1,787.00	1,313.00

CERTIFICATION This HUD-1 Settlement Statement is a true and accurate account of this transaction as disclosed by the parties to TITLE CONNECT LLC. When, and if, all funds for this transaction are received TITLE CONNECT LLC will disburse those funds in accordance with the instructions of the parties herein.

Kathleen Green

Joanne Sewell

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have received the funds to be disbursed in accordance with this statement.

Settlement Agent

October 12, 2012

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18, U.S. Code, Section 1001 and Section 1010.

REV HUD-1 (3-86)

GMAC Mortgage

Date:10/10/12

Borrower 1 Name: Jeffrey Hyman
Address: 1800 N. Andrews Ave, #8E
Fort Lauderdale, FL 33311

Re: Loan Number: 307629587
Property Address: 1800 N. Andrews Ave, #8E
Fort Lauderdale, FL 33311

MSO # 750737

Dear Jeffrey Hyman:

GMAC Mortgage would like to offer you an option to satisfy your entire first mortgage obligation with a lump sum for an amount that is substantially less than the unpaid principal balance.

After careful review of your loan information we have elected to accept \$95,000 in certified funds as full and final satisfaction of your account. Upon receipt of the above-mentioned payment, GMAC Mortgage, LLC will release the first mortgage lien and cancel the Note and/or Credit Agreement.

Follow these simple instructions to take advantage of this special offer:

1. Remit the certified payment to the following address:

GMAC Mortgage, LLC
Attention: Loss Mitigation
3451 Hammond Avenue
Waterloo, IA 50702

Wiring Instruction for GMAC
JP Morgan Chase Bank
Mail Code KY1-7102
6708 Grade Lane
Louisville, KY 40213
Bldg 7, Suite 709

ABA Routing Number 083000137
Account # 85070241
Beneficiary: GMAC Mortgage
Customer's Loan Number
Customer's Name
Indicate funds for: Settlement

2. The payment must be received in this office no later than 10/12/12. We strongly recommend that you use an express mail service to ensure a timely delivery.

GMAC Mortgage, LLC is secured with a first lien on the title to your property. This settlement option may considerably increase your equity in the property while substantially reducing your outstanding debt and interest payments. If a settlement is completed, we will report that your loan as "settled for less than full amount", to the credit bureau. To gain a full understanding of all tax implications, please consult a tax advisor.

I can be reached at 214-874-6193 if you have any questions or wish to discuss other options that are available.

Sincerely,
Bryant Wendling
Loss Mitigation Specialist
GMAC Mortgage

NOTICE – A "Settlement" Payoff of your mortgage loan may have tax consequences. To determine if, or to what extent, you have any tax liability, you are encouraged to contact a tax professional.

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose, provided if you have an active bankruptcy case or have received a discharge, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: If you are a debtor in an active bankruptcy case, this letter is not an attempt to collect either a pre-petition, post petition or discharged debt and no action will be taken in willful violation of the Automatic Stay that may be in effect in your bankruptcy case. Furthermore, if you have received a Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in your property and is not an attempt to receive any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice. Finally, if you are in an active Chapter 11, 12 or 13 case, and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your bankruptcy plan.

Texas Residents:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

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